

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Tyler J Mueller  
Ashley Mueller  
Debtor(s)

Case No. 20-01849-RNO  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Sep 28, 2020

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Tyler J Mueller, Ashley Mueller, 140 Main Rd., Lehigh Valley, PA 18235-2307
5336354	+ First Commonwealth FCU, PO Box 20450, Lehigh Valley, PA 18002-0450
5336357	Pennymac Loan, PO Box 5124387, Los Angeles, CA 90051
5336358	+ St Lukes, 801 Ostrum St, Bethlehem, PA 18015-1000

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: william.schwab@txitrustee.com	Sep 28 2020 19:15:00	William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56, Lehigh Valley, PA 18235
cr	+ EDI: PRA.COM	Sep 28 2020 23:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5336348	EDI: GMACFS.COM	Sep 28 2020 23:13:00	Ally Bank, Po Box 130424, Saint Paul, MN 55113-0004
5336349	+ EDI: AMEREXPR.COM	Sep 28 2020 23:13:00	American Express, PO Box 981537, El Paso, TX 79998-1537
5336350	EDI: CAPITALONE.COM	Sep 28 2020 23:13:00	Capital One Bank, PO Box 85015, Richmond, VA 23285
5336353	EDI: DISCOVER.COM	Sep 28 2020 23:13:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
5336355	EDI: JPMORGANCHASE	Sep 28 2020 23:13:00	JPMCB Card, 301 N. Walnut St., Floor 09, Wilmington, DE 19801
5336356	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 28 2020 19:15:00	Kohls Payment Center, PO Box 3115, Milwaukee, WI 53201-3115
5336360	+ EDI: RMSC.COM	Sep 28 2020 23:13:00	SYNCB-Design, c/o PO Box 965036, Orlando, FL 32896-0001
5336361	+ EDI: RMSC.COM	Sep 28 2020 23:13:00	SYNCB/Amazon Plcc, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5336770	+ EDI: RMSC.COM	Sep 28 2020 23:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a



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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5336352	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank, PO Box 85015, Richmond, VA 23285
5336351	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank, Po Box 85015, Richmond, VA 23285
5336359	*+	St Lukes, 801 Ostrum St., Bethlehem, PA 18015-1000
jdb	*+	Ashley Mueller, 140 Main Rd., Lehighton, PA 18235-2307

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Jason M Rapa	on behalf of Debtor 2 Ashley Mueller jrapa@rapalegal.com ssprouse@rapalegal.com;mhine@rapalegal.com
Jason M Rapa	on behalf of Debtor 1 Tyler J Mueller jrapa@rapalegal.com ssprouse@rapalegal.com;mhine@rapalegal.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee)	schwab@uslawcenter.com wschwab@iq7technology.com;ecf@uslawcenter.com;ecf.alert+Schwab@titlexi.com

TOTAL: 5



**Information to identify the case:**

Debtor 1 Tyler J Mueller  
First Name Middle Name Last Name

Debtor 2 Ashley Mueller  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-01849-RNO**

Social Security number or ITIN xxx-xx-2703  
EIN --

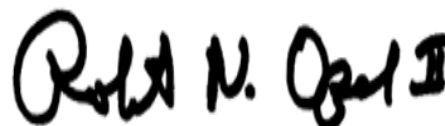
Social Security number or ITIN xxx-xx-4428  
EIN --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tyler J Mueller

Ashley Mueller  
fka Ashley D'Amico**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Courtney Wojtowicz, Deputy Clerk

9/28/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**